





# SAVINGS & CREDIT 2018

HMN Financial INC  
Rank 61 of 106



The relative strengths and weaknesses of HMN Financial INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of HMN Financial INC compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 7.4% points. The greatest weakness of HMN Financial INC is the variable Deposits, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 2.3% points below the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	37,564
Debt	0
Deposits	635,601
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	146
Labor and Related Expense	0
Loans	585,931
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	99,190
Other Compr. Net Income	-137
Other Expenses	4,402
Other Liabilities	6,120
Other Net Income	8,806
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	722,685
Liabilities	641,867
Expenses	4,402
Revenues	0
Stockholders Equity	80,818
Net Income	4,404
Comprehensive Net Income	4,267
BaseVar	688,948
ECR before LimitedLiability	6.5%
Economic Capital Ratio	14%